

WHAT IS CLAIMED IS:

1. An electronic settlement method for electronically paying the consideration necessary for a commercial transaction by a receiver to a supplier via a settlement service provider upon the transaction between the receiver and the supplier, said method comprising the steps of:

obtaining and possessing an electronic information body for transmission of valuable data by the supplier, the electronic information body having a function of holding the valuable data and being recorded therein information for authentication required for authenticating a payee of the valuable data in advance;

obtaining the electronic information body, which is owned by the supplier, by the receiver (hereinafter referred to as "obtaining step");

transmitting the electronic information body from the receiver to the settlement service provider to request to attach valuable data having a value corresponding to the consideration necessary for the transaction to the electronic information body (hereinafter referred to as "requesting step");

attaching the valuable data to the electronic information body at the request of the receiver after authenticating the receiver by the settlement service

provider (hereinafter referred to as "attaching  
step");

returning electronic information for  
transmission of valuable data composed of the  
5 electronic information body and the valuable data  
from the settlement service provider to the supplier  
(hereinafter referred to as "returning step"); and

transferring the proprietary right of the  
valuable data in the electronic information for  
10 transmission of valuable data to a candidate for the  
receipt of the valuable data by the settlement  
service provider only when the candidate has been  
authenticated as a payee oneself of the valuable data  
on the basis of the information for authentication  
15 stored in the electronic information body  
(hereinafter referred to as "proprietary right  
transferring step").

2. The method according to claim 1, wherein  
20 issuer information as to the issuer of the electronic  
information body is stored in advance in the  
electronic information body confirmably from the  
outside.

25 3. The method according to claim 1, wherein  
the valuable data is attached to the electronic  
information body confirmably from the outside.

4. The method according to claim 3, wherein in the returning step, the electronic information is returned to the supplier via the receiver.

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5. The method according to claim 3, wherein in the returning step, the electronic information is returned to the supplier via at least one third party other than the receiver registered in advance.

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6. The method according to claim 1, wherein a destination where the electronic information for transmission of the valuable data should be returned is registered in advance on the settlement service provider side, and

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in the returning step, the electronic information is returned from the settlement service provider to the destination registered in advance on the settlement service provider side.

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7. The method according to claim 1, wherein a destination where the electronic information for transmission of the valuable data should be returned is stored in advance in the electronic information, and

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in the returning step, the electronic information is returned from the settlement service

provider to the destination stored in advance in the electronic information.

8. The method according to claim 1, wherein  
5 route information when the electronic information for transmission of the valuable data will be returned is registered in advance on the settlement service provider side, and

in the returning step, the electronic  
10 information is returned from the settlement service provider to the supplier via a site according to the route information registered in advance on the settlement service provider side.

9. The method according to claim 1, wherein  
15 route information when the electronic information for transmission of the valuable data will be returned is stored in advance in the electronic information, and

in the returning step, the electronic  
20 information is returned from the settlement service provider to the supplier via a site according to the route information stored in advance in the electronic information.

25 10. The method according to claim 1, wherein the information for authentication is information for authentication of a payee to be checked with the

objective authentication information obtained from the candidate for the receipt of the valuable data upon the authentication of said candidate.

5           11. The method according to claim 1, wherein the electronic information body is issued by the settlement service provider,

an identifier inherent in the electronic information body is stored as the information for authentication in the electronic information body in advance, and

information for authentication of a payee to be checked with the objective authentication information obtained from the candidate for the receipt of the valuable data upon the authentication of this candidate is owned by said settlement service provider in coordination with said identifier.

12. The method according to claim 1, wherein the electronic information body is issued by the settlement service provider,

an identifier inherent in the electronic information body is stored as the information for authentication in the electronic information body in advance, and

information for authentication of a payee to be checked with the objective authentication information

obtained from the candidate for the receipt of the valuable data upon the authentication of said candidate is stored in a portable recording medium in coordination with said identifier.

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13. The method according to claim 10, wherein the payee authentication information is a character string.

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14. The method according to claim 11, wherein the information for authentication of the payee is a character string.

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15. The method according to claim 12, wherein the information for authentication of the payee is a character string.

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16. The method according to claim 10, wherein the information for authentication of the payee is biometric information obtained from the payee oneself.

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17. The method according to claim 11, wherein the information for authentication of the payee is biometric information obtained from the payee oneself.

18. The method according to claim 12, wherein the information for authentication of the payee is

biometric information obtained from the payee oneself.

19. The method according to claim 1, wherein  
the payee is an owner of the electronic information  
5 body.

20. The method according to claim 1, wherein  
the payee is a manager for managing the supplier.

10 21. The method according to claim 1, wherein  
information transmission among the receiver, supplier  
and settlement service provider is carried out by at  
least one of wire communication means and  
radiocommunication means.

15 22. The method according to claim 1, wherein  
information transmission among the receiver, supplier  
and settlement service provider is carried out by  
means of exchange of a portable recording medium.

20 23. The method according to claim 1, wherein  
the settlement service provider performs confirmation  
of practice on said attaching step with a  
confirmation destination including the receiver or a  
25 preregistered third party other than the receiver  
prior to the attaching step.

24. The method according to claim 23, wherein the confirmation destination is registered in advance on the settlement service provider side.

5 25. The method according to claim 23, wherein the confirmation destination is stored in the electronic information for transfer of valuable data.

10 26. The method according to claim 1, wherein the receiver opens an account on the settlement service provider side to keep money in the account in advance, and

when the valuable data is attached to the electronic information body in said attaching step,  
15 the settlement service provider draws the amount of money corresponding to the attached valuable data out of the account.

20 27. The method according to claim 26, wherein the settlement service provider temporally keeps the money drawn out of the account of the receiver,

the settlement service provider practices said proprietary right transferring step when the receiver permits the settlement service provider to cash the  
25 valuable data, and

the settlement service provider returns the money temporally kept to the account when the



receiver request the settlement service provider to  
invalidate the valuable data.

28. The method according to claim 27, wherein  
5 when the receiver requests the settlement service  
provider to invalidate the valuable data, the  
settlement service provider returns the money  
temporally kept to said account with approval of the  
supplier, who is an owner of the electronic  
10 information body, as to the annulment of the valuable  
data.

29. The method according to claim 1, wherein  
the receiver makes a contract with the settlement  
15 service provider in advance, and

the settlement service provider pays the amount  
of money corresponding to the valuable data for the  
receiver when the valuable data is attached to the  
electronic information body in said attaching step.

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30. The method according to claim 1, wherein  
the function of the electronic information body  
capable of being used by users other than the proper  
payee is limited only to a function of attaching or  
25 adding valuable data to the electronic information  
body.

31. The method according to claim 30, wherein the settlement service provider prepares an electronic signature for a portion containing the electronic information body and the added valuable data at every time the valuable data is attached or added to the electronic information body in said attaching step to attach it to the electronic information for transmission of valuable data.

32. The method according to claim 31, wherein the settlement service provider prepares an electronic signature for the whole of the electronic information body, the valuable data already attached to the electronic information body by the electronic signature and the added valuable data to attach it to the electronic information for transmission of valuable data.

33. The method according to claim 31, wherein the settlement service provider prepares an electronic signature for the electronic information body and the added valuable data to attach it to the electronic information for transmission of valuable data.

34. The method according to claim 1, wherein an electronic signature of an issuer of the electronic

information body is attached to said electronic information body.

35. The method according to claim 1, wherein  
5 when the receiver adds additional information to the electronic information body, an electronic signature for the electronic information body and the additional information is prepared to attach it to said electronic information body.

10 36. The method according to claim 1, wherein the valuable data attached to the electronic information body in said attaching step is ciphered by an appointed public key, and a secret key  
15 corresponding to the appointed public key is managed by at least one of the settlement service provider and the payee.

20 37. The method according to claim 1, wherein the valuable data attached to the electronic information body in said attaching step is ciphered by an appointed public key, and the payee possesses a portable recording medium in which a secret key corresponding to the public key has been stored.

25 38. The method according to claim 36, wherein the appointed public key is stored in the electronic

information body.

39. The method according to claim 37, wherein  
the appointed public key is stored in the electronic  
5 information body.

40. The method according to claim 36, wherein  
the appointed public key is obtained from a fiduciary  
institution.

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41. The method according to claim 37, wherein  
the appointed public key is obtained from a fiduciary  
institution.

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42. The method according to claim 1, wherein an  
electronic signature by the settlement service  
provider is attached to the valuable data attached to  
the electronic information body in said attaching  
step.

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43. The method according to claim 1, wherein,  
in the proprietary right transferring step, the  
valuable data is cashed and the cashed money  
corresponding to the valuable data is transferred to  
25 an appointed account.

44. The method according to claim 1, wherein,

in said proprietary right transferring step, the  
valuable data is cashed and the cashed money  
corresponding to the valuable data is delivered by  
hand to the candidate for the receipt who has been  
5 authenticated as a payee oneself of the valuable data.

45. The method according to claim 1, wherein  
inherent identifiers are respectively applied to all  
valuable data issued by the settlement service  
10 provider, and only the identifiers of valuable data  
circulating in markets are kept by the settlement  
service provider.

46. The method according to claim 45, wherein,  
15 in said proprietary right transferring step, when an  
identifier applied to the valuable data is kept by  
the settlement service provider, the proprietary  
right of said valuable data is transferred to said  
candidate for the receipt.

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47. The method according to claim 1, wherein  
any data is attached to the electronic information  
body.

25 48. The method according to claim 47, wherein  
at least one of date, time, name of the receiver,  
address of the receiver, telephone number of the

receiver, e-mail address of the receiver, reason for  
payment of the consideration, amount of money of the  
consideration, delivery destination of a commodity  
dealt with in the transaction and electronic  
5 information body for transmission of valuable data  
owned by the receiver is attached as said any data.

49. The method according to claim 1, wherein  
the supplier opens an electronic information body  
10 owned by the supplier to the general public, and  
the receiver obtains the electronic information  
body opened to the general public in the obtaining  
step.

50. The method according to claim 1, wherein  
the settlement service provider issues an electronic  
checkbook having payable amount information to the  
receiver in advance,

in the requesting step, the receiver transmits  
20 the electronic checkbook together with the electronic  
information body to the settlement service provider  
when the receiver requests the settlement service  
provider to attach valuable data having a value  
corresponding to the consideration necessary for the  
25 transaction to said electronic information body, and

in the attaching step, when said valuable data  
is attached to the electronic information body, the

